



Form 1449 (Modified)	Atty Docket No. VISAP016	Application No.: 09/359,083
Information Disclosure Statement By Applicant	Applicant: DAVIS et al.	
(Use Several Sheets if Necessary)	Filing Date July 22, 1999	Group 3628

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub- class	Filing Date

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub- class	Translation	
							Yes	No
JL	1	WO 94/28498	12/08/94	PCT			X	
JL	2	WO 96/32701	10/17/96	PCT			X	
JL	3	WO 96/04618	02/15/96	PCT			X	
JL	4	WO 96/13791	05/09/96	PCT			X	
JL	5	WO 96/38826	05/12/96	PCT			X	
JL	6	WO 96/41286	12/19/96	PCT			X	
JL	7	WO 97/10562	03/20/97	PCT			X	
JL	8	WO 98/19237	07/05/98	PCT			X	
JL	9	WO 98/25238	12/02/97	PCT			X	
JL	10	WO 98/25239	04/05/00	PCT			X	
JL	11	WO 98/43427	01/10/98	PCT			X	
JL	12	WO 98/49658	11/05/98	PCT			X	
JL	13	WO 99/10850	03/04/99	PCT			X	
JL	14	WO 00/04717	01/27/00	PCT			X	
JL	15	WO 00/25238	04/05/00	PCT			X	
JL	16	WO 01/09851	08/02/01	PCT			X	
JL	17	WO 01/08113	01/02/01	PCT			X	
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Examiner <i>JL</i>	Date Considered <i>9/26/2007</i>
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Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18
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Title of Invention	INTERNET PAYMENT, AUTHENTICATION AND LOADING SYSTEM USING VIRTUAL SMART CARD																																																																								
<p>Application Number: 09/359083 Confirmation Number: 2317 First Named Applicant: Virgil Davis Attorney Docket Number: VISAP016 Art Unit: 3628 Examiner: Jeffrey C. PWU Search string: (4691355 or 4933971 or 5029077 or 5036461 or 5352875 or 5365589 or 5373561 or 5392353 or 5396558 or 5416842 or 5440633 or 5440634 or 5455863 or 5497421 or 5517569 or 5524052 or 5548106 or 5559887 or 5633930 or 5673418 or 5682027 or 5633930 or 5649118 or 5665951 or 5706442 or 5710887 or 5742845 or 5748737 or 5764894 or 5790677 or 5854891 or 5883810 or 5901303 or 5914471 or 5917168 or 5936221 or 5963924 or 5969316 or 5996076 or 6016484 or 6012050 or 6032135 or 6072870 or 6105008 or 6119946 or 6163772 or 6253027 or 6282522 or 6422459 or 6434238 or 6516357 or 5175416 or 5544086 or 20010008015).pn.</p>																																																																									
<p>US Patent Documents</p> <p>Note: Applicant is not required to submit a paper copy of cited US Patent Documents</p> <table border="1"><thead><tr><th>Init</th><th>Cite.No.</th><th>Patent No.</th><th>Date</th><th>Patentee</th><th>Kind</th><th>Class</th><th>Subclass</th></tr></thead><tbody><tr><td>12</td><td>1</td><td>4691355</td><td>1987-09-01</td><td>Wirstrom et al.</td><td></td><td></td><td></td></tr><tr><td></td><td>2</td><td>4933971</td><td>1990-06-12</td><td>Bestock et al.</td><td></td><td></td><td></td></tr><tr><td></td><td>3</td><td>5029077</td><td>1991-02-06</td><td>Fatahalian et al.</td><td></td><td></td><td></td></tr><tr><td></td><td>4</td><td>5036461</td><td>1991-07-30</td><td>Elliott et al.</td><td></td><td></td><td></td></tr><tr><td></td><td>5</td><td>5352875</td><td>1994-04-10</td><td>Enomoto</td><td></td><td></td><td></td></tr><tr><td></td><td>6</td><td>5365589</td><td>1994-11-15</td><td>Gutowitz</td><td></td><td></td><td></td></tr><tr><td></td><td>7</td><td>5373561</td><td>1994-12-13</td><td>Haber et al.</td><td></td><td></td><td></td></tr><tr><td></td><td>8</td><td>5392353</td><td>1995-02-21</td><td>Morales</td><td></td><td></td><td></td></tr></tbody></table>		Init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass	12	1	4691355	1987-09-01	Wirstrom et al.					2	4933971	1990-06-12	Bestock et al.					3	5029077	1991-02-06	Fatahalian et al.					4	5036461	1991-07-30	Elliott et al.					5	5352875	1994-04-10	Enomoto					6	5365589	1994-11-15	Gutowitz					7	5373561	1994-12-13	Haber et al.					8	5392353	1995-02-21	Morales			
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JL	1	20010008015	2001-07-12	VU et al.			

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JL	9/26/2007